

Information to identify the case:

Debtor 1	<u>Jonathan M. Gonzalez</u>	Social Security number or ITIN	xxx-xx-9005
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number: 22-10580-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jonathan M. Gonzalez

5/6/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jonathan M. Gonzalez
Debtor

Case No. 22-10580-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 06, 2022

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2022:

Recip ID	Recipient Name and Address
db	+ Jonathan M. Gonzalez, 3 W. Curran Dr., Absecon, NJ 08201-1309
519491437	+ ARMC Anesthesiologists, P O BOX 8500-1521, Philadelphia, PA 19178-0001
519491442	+ AtlantiCare Surgery Center Egg Harbor Townshi, 2500 English Creek Avenue, Building 700 Suite 702, Egg Harbor Township, NJ 08234-5549
519491439	+ Atlantic City Expressway, NJ E-Z Pass, PO Box 4971, Trenton, NJ 08650-4971
519491440	+ Atlantic Medical Imaging, LLC, P.O. Box 1564, Indianapolis, IN 46206-1564
519491441	Atlantic Radiologists Professionals, PO Box 1262, Indianapolis, IN 46206-1262
519491447	#+ Granite State MGMT, P O Box 3420, Concord, NH 03302-3420
519491449	+ Gregory J Allard, Watson & Allard , PC, 24 Regency PLZ, Glen Mills, PA 19342-1001
519491452	Kia Motor Finance, PO Box 660891, Dallas, TX 75266-0891
519491453	++ LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270 address filed with court:, LabCorp, P. O. Box 2240, Burlington, NC 27216 - 2240
519491454	++ LABORATORY CORPORATION OF AMERICA, ATTN GOVERNMENT AUDITS, PO BOX 2270, BURLINGTON NC 27216-2270 address filed with court:, Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
519492251	+ Richard Gonzalez, Jr., 3 W Curran Dr., Absecon, NJ 08201-1309
519491460	+ Rickart Collection Systems, Inc., 575 Milltown Rd., PO Box 7242, North Brunswick, NJ 08902-7242
519491461	Rutgers, The State University, 57 US Highway 1, New Brunswick, NJ 08901-8554
519491462	Shore Medical Center, P.O. Box 42972, Philadelphia, PA 19101-2972
519491465	+ United States Attorney General Dept. of Justi, Ben Franklin Station, PO Box 683, Washington, DC 20044-0683
519491467	+ WF/Bob Discount Furniture, P. O. Box 14517, CBS MAC F8235-01C, Des Moines, IA 50306-3517

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QBTHOMAS.COM	May 07 2022 00:28:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 06 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519491438	EDI: DIRECTV.COM	May 07 2022 00:28:00	AT & T/Direct TV, PO Box 5014, Carol Stream, IL 60197-5014
519491443	+ EDI: BANKAMER.COM	May 07 2022 00:28:00	Bank of America, P. O. Box 31785, Tampa, FL 33631-3785
519491444	+ EDI: CAPITALONE.COM	May 07 2022 00:28:00	Capital One, P. O. Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: May 06, 2022

Form ID: 318

Total Noticed: 35

519491445	+ EDI: CITICORP.COM	May 07 2022 00:28:00	Citi Bank, PO Box 790040, St. Louis, MO 63179-0040
519491446	+ EDI: CACINC.COM	May 07 2022 00:28:00	Consumer ADJ CO, 12855 Tesson Ferry Road, Suite 200, Saint Louis, MO 63128-2911
519491446	+ Email/Text: EDI@CACIONLINE.NET	May 06 2022 20:38:00	Consumer ADJ CO, 12855 Tesson Ferry Road, Suite 200, Saint Louis, MO 63128-2911
519491447	+ Email/Text: BLSTeam1@gsmr.org	May 06 2022 20:38:00	Granite State MGMT, P O Box 3420, Concord, NH 03302-3420
519491450	+ EDI: IIC9.COM	May 07 2022 00:28:00	IC Systems, PO Box 64378, Saint Paul, MN 55164-0378
519491451	EDI: IRS.COM	May 07 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519491453	Email/Text: govtaudits@labcorp.com	May 06 2022 20:38:00	LabCorp, P. O. Box 2240, Burlington, NC 27216 - 2240
519491454	Email/Text: govtaudits@labcorp.com	May 06 2022 20:38:00	Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240
519491455	+ EDI: AISMIDFIRST	May 07 2022 00:28:00	Midland Mortgage, P. O. Box 26648, Oklahoma City, OK 73126-0648
519491456	+ EDI: AGFINANCE.COM	May 07 2022 00:28:00	One Main, PO Box 1010, Evansville, IN 47706-1010
519491457	EDI: AGFINANCE.COM	May 07 2022 00:28:00	OneMain Financial Group, LLC, PO BOX 3327, Evansville, IN 47732-3327
519491458	EDI: PRA.COM	May 07 2022 00:28:00	Portfolio Recovery, 120 Corporate Blvd., Suite 100, Norfolk, VA 23402
519491459	+ EDI: PINNACLE.COM	May 07 2022 00:28:00	Radius Global Solutions LLC, PO Box 390846, Minneapolis, MN 55439-0846
519491463	+ Email/Text: ClericalSupport@tenagliahunt.com	May 06 2022 20:38:00	Tenaglia & Hunt, 395 West Passaic St., Suite 205, Rochelle Park, NJ 07662-3016
519491464	+ Email/Text: usanj.njbankr@usdoj.gov	May 06 2022 20:38:00	United States Attorney, Peter Rodino Federal Building, 970 Broad St. Suite 700, Newark, NJ 07102-2527
519491466	+ EDI: BLUESTEM	May 07 2022 00:28:00	Webbank/Fingerhut, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
519491448	*+	Granite State MGMT, P. O. Box 3420, Concord, NH 03302-3420
519492250	##+	Eric J. Gonzalez, 3 W Curran Dr., Absecon, NJ 08201-1309

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

District/off: 0312-1

User: admin

Page 3 of 3

Date Rcvd: May 06, 2022

Form ID: 318

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complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2022 at the address(es) listed below:

Name	Email Address
Brian Thomas	on behalf of Trustee Brian Thomas brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Brian Thomas	brian@brianthomaslaw.com bthomas@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Victor Druziako	on behalf of Debtor Jonathan M. Gonzalez bkdruziako@aol.com

TOTAL: 5